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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Anthony Berverina et al. ART UNIT: 2128
SERIAL NO.: 09/853,690 EXAMINER: Fred O. Ferris III
FILING DATE: May 14, 2001
FOR: METHOD AND APPARATUS FOR RISK MANAGEMENT

AMENDMENT

ASSISTANT COMMISSIONER FOR PATENTS
PO BOX 1450
ALEXANDRIA, VA 22313-1450

SIR:

Responsive to the outstanding Office Action dated September 22, 2005, entry of the following amendments is respectfully requested.